

## Dental Benefits Summary for Frederick County Government

Effective Date: January 1, 2013

Network: Concordia Advantage *Plus*

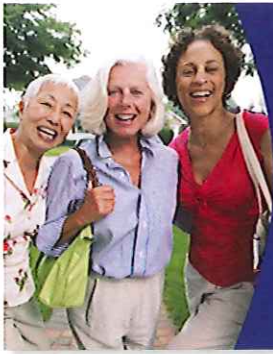
| Benefit Category <sup>1</sup>  | CONCORDIA PREFERRED PLAN    |  |
|--|-----------------------------|--|
|  | In-Network <sup>2</sup>     | Non-Network <sup>2</sup>                     |
| Class I – Diagnostic/Preventive Services (Excluded from Annual Program Maximum)      |                             |  |
| Exams  | 100%                        | 100%   |
| Bitewing X-rays  |                             |  |
| All Other X-rays   |                             |  |
| Cleanings & Fluoride Treatments<br>(includes 1 additional cleaning during pregnancy) |                             |  |
| Sealants   |                             |  |
| Space Maintainers  |                             |  |
| Palliative Treatment   |                             |  |
| Class II – Basic Services  |                             |  |
| Basic Restorative (Fillings)   | 80%                         | 80%  |
| Simple Extractions   |                             |  |
| Repairs of Crowns, Inlays, Onlays, Bridges & Dentures                                |                             |  |
| Endodontics  |                             |  |
| Nonsurgical Periodontics   |                             |  |
| Class III – Major Services   |                             |  |
| Surgical Periodontics  | 50%                         | 50%  |
| Complex Oral Surgery   |                             |  |
| General Anesthesia   |                             |  |
| Inlays, Onlays, Crowns   |                             |  |
| Prosthetics (Bridges, Dentures)  |                             |  |
| Orthodontics for dependent children to age 19  |                             |  |
| Diagnostic, Active, Retention Treatment  | 50%                         | 50%  |
| Maximums & Deductibles (cumulative of network and non-network)                       |                             |  |
| Annual Program Deductible (per person/per family)                                    | N/A                         | \$25/\$75<br>Excludes Class I & Orthodontics |
| Annual Program Maximum (per person)  | \$2,000<br>Excludes Class I | \$2,000<br>Excludes Class I                  |
| Lifetime Orthodontic Maximum (per person)  | \$1,800                     | \$1,800                                      |
| Reimbursement  | Advantage Plus              | Advantage                                    |

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Dependents covered to age 26.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee. United Concordia Dental's standard exclusions and limitations apply.

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## Your dental plan now includes Preventive Incentive<sup>SM</sup>

### More Benefits. More Smiles. Now.

With **Preventive Incentive<sup>SM</sup>**, all Class I Diagnostic and Preventive services—such as cleanings, exams, x-rays and more—**do not count toward your annual maximum.**

This leaves you with more benefit dollars to use for other covered dental procedures.

**Preventive Incentive<sup>SM</sup>** is an easy-to-understand way to get more out of your benefits, immediately. This program promotes good oral health and saves you money. It's that simple.



**See reverse for more information,  
or contact your benefits administrator.**

# UNITED CONCORDIA DENTAL

Insuring America's Dental Health





## United Concordia Dental's Preventive Incentive<sup>SM</sup>

### LIFE IS COMPLICATED ENOUGH.

Dental benefits shouldn't be. But they should promote good oral health and help save you money.

United Concordia Dental's Preventive Incentive<sup>SM</sup> program does just that—offering an easy-to-understand way for you to maximize your benefits immediately without all the administrative hassles of rollovers, savings accounts or benefits tracking.

### ▶▶ How It Works

#### *Preventive Incentive<sup>SM</sup> Defined:*

Dental services that fall under Class I Diagnostic and Preventive do not count toward your annual plan maximum. These services may include cleanings, exams, x-rays and more, depending on your plan design.

### ▶▶ More Benefits. More Smiles. Now.

United Concordia Dental plans provide you with coverage to receive necessary dental checkups shown to detect not only tooth decay, but also signs of serious diseases. With **Preventive Incentive<sup>SM</sup>**, covered diagnostic and preventive services do not count toward the annual plan maximum—leaving you with more benefit dollars to use for other covered services.

**Preventive Incentive<sup>SM</sup>** is available to you from day one—no waiting until the next plan year to enjoy the feature. And without the need to monitor which services are received or understand paragraphs of fine print, **Preventive Incentive<sup>SM</sup>** offers you a simple way to make the most of your benefits.



#### *Example Savings with United Concordia Dental's Preventive Incentive<sup>SM</sup>\**

| Annual Preventive Care | You Pay    | United Concordia Dental Pays | Annual Maximum Remaining without Preventive Incentive <sup>SM</sup> | Annual Maximum Remaining with Preventive Incentive <sup>SM</sup> |
|------------------------|------------|------------------------------|---|--|
| 2 Cleanings            | \$0        | \$126                        | \$874   | \$1,000  |
| 2 Exams                | \$0        | \$90                         | \$784   | \$1,000  |
| 1 Set of X-Rays        | \$0        | \$86                         | \$698   | \$1,000  |
| <b>Total</b>           | <b>\$0</b> | <b>\$302</b>                 | <b>\$698</b>  | <b>\$1,000</b>   |

**With Preventive Incentive<sup>SM</sup>, you have \$302 more benefit dollars to use on other covered dental procedures!**

\*For illustrative purposes only. Assumes services provided by United Concordia Dental network dentists; savings will vary by dentist, service and geographic region. Sample charges based on California zip codes 90001–93099, United Concordia Dental's National-Fee-for-Service network, 07/08.

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Insuring America's Dental Health